

2009
Consumer Guide and
Premium Comparison for
Renters Insurance



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How to Use This Guide

The *Renters Insurance Consumer Guide and Premium Comparison*, developed by the Arizona Department of Insurance (ADOI), is designed to help insurance consumers understand and compare the cost of renters insurance. The wide range of premiums between insurers demonstrates the savings an average consumer can realize by taking the time to compare rates between several insurance companies.

This publication contains the results of a survey of homeowner insurance companies that were asked to “quote” an average annual premium for renters policies for hypothetical contents valued at \$15,000, \$40,000 and \$80,000 located in Phoenix, Tempe, Peoria, Flagstaff and Tucson as follows:

LOCATION I: PHOENIX - Located at 7th Street and Greenway Pkwy., Phoenix, Arizona 85022

LOCATION II: TEMPE - Located at Rural and Apache Blvd., Tempe, Arizona 85281

LOCATION III: PEORIA - Located at 99th Avenue and Beardsley Road, Peoria, Arizona 85382

LOCATION IV: FLAGSTAFF - Located at Butler Ave. and Lone Tree Road, Flagstaff, Arizona 86001

LOCATION V: TUCSON - Located at Euclid Ave. and Speedway Blvd., Tucson, Arizona 85719

Insurers are listed in the Premium Comparison tables based on the lowest to highest Phoenix contents premium, based on masonry construction. All premiums contained in this publication were provided by the listed insurers using rates in effect as of **March 1, 2009**. All premiums were based on 12 months of coverage.

To use the Premium Comparison in this Guide, select the hypothetical contents coverage limits that align most closely with your needs and look under the city nearest yours to find rates similar to what you might pay. Since these quotes are based on a hypothetical applicant, they are not indicative of what your actual premium will be with any particular company. You will need to obtain quotes prepared specifically for you to get that information, but this will give you a baseline.

The ADOI recommends that consumers consult their professional insurance representatives for advice concerning coverage and other purchasing considerations. While price is always a consideration, consumers should also consider the insurer's service and the type of insurance contract and coverage available. Keep in mind, coverage limits and deductibles vary between insurance companies. In addition, insurance company groups having a number of insurers within their company group may choose the insurance company that will provide the price quote.

If you have questions or comments regarding this publication or any other insurance matter, please call the Consumers Affairs Division at (602) 364-2499 in Phoenix, or (800) 325-2548 outside Phoenix, or write us. In addition, our web site at www.id.state.az.us contains this and other consumer-oriented insurance publications that may be of further assistance.

Understanding Renters Insurance

What is Renters Insurance?

Renters insurance insures your personal property against damage or loss, and insures you in case someone is injured while on your property.

Why Purchase Renters Insurance?

If you live in a rented apartment, house or condominium, your landlord's insurance doesn't cover your personal property in the event that it is stolen or damaged as a result of a fire, theft or other unexpected circumstance. In addition to personal belongings, some policies will also cover any necessary increase in living expenses if your apartment or home is uninhabitable due to damage from a covered loss.

Renters insurance is typically *less expensive* than a homeowner's insurance policy. The premiums for renters insurance per month varies depending on the location, the construction type of the building occupied, the number of rental units in the building occupied and the value of the policyholder's possessions.

Basic Options

Most renters insurance policies provide two basic types of coverage: personal property and liability:

Personal property coverage pays to repair or replace personal belongings if they are damaged, destroyed, or stolen.

Liability coverage provides protection against a claim or lawsuit resulting from bodily injury or property damage to others caused by an accident.

Another common type of coverage is ***Medical Payments*** which pays if someone outside your household is injured on your premises regardless of fault and pays reasonable medical expenses. In limited circumstances, Medical Payments may pay if you are involved in the injury of another person away from the premises.

Additional Coverage

Unusually expensive items, such as fine jewelry or an art collection, may require the renter to purchase additional coverage, called a "scheduled personal property floater". There may be limited coverage for these types of personal properties. Your insurance agent can help you determine if additional coverage may be necessary.

Actual Cash Value or Replacement Cost Coverage?

Another important factor to look for when shopping for renters insurance is "actual cash value" versus "replacement cost" coverage.

Actual cash-value coverage will reimburse the renter for the value of the personal property at the time of the claim, minus the deductible. It's important to account for depreciation when considering this coverage option. For example, if a stereo system were stolen from an apartment, five years after the stereo was purchased, the policyholder would be reimbursed for the actual cash value of the system.

Replacement cost coverage, on the other hand, will reimburse the full value (minus the deductible) of the new stereo system, after you purchase the new system and submit your receipts.

How Much Coverage Do You Need?

When determining how much, if any, renters insurance you should purchase, estimate the value of your personal possessions. This is the amount of insurance you will need to replace the contents of your home if everything were destroyed.

Inventory Your Stuff!

When a claim is reported, the insurance company will ask the policyholder for proof of purchase for all items reported on the claim. A comprehensive list of possessions, including purchase prices, model numbers and serial numbers, will suffice. High valued or unique items such as jewelry, art collections, etc. may require appraisals. It also is a good idea to take photos or video footage of any personal possessions for documentation. Make sure these items are stored in a secure off-site location.

College Students

College students living in off-campus housing are ideal candidates for needing renters insurance, since many students bring thousands of dollars worth of personal items, such as electronics, a computer, textbooks, clothes, furniture, and a bicycle, with them to school. The renter, not the landlord or dormitory, must provide coverage for these valuable items.

If a college student is living off-campus in a house or apartment with one or several roommates, they may be able to purchase a renters insurance policy together.

However, a college student may still be covered under his or her parents' homeowners or renters insurance policy. Review the definition of "Student" in your policy and talk with your insurance representative.

Covered Perils

Different policies cover different perils. Some policies cover only specified types of losses, while other policies cover a wider range of losses:

The **Broad Form** covers personal belongings against specific events. This is the most commonly purchased renters policy. Typical coverage under this form includes damage from fire, lightning, explosion, smoke, vandalism, theft and water damage subject to limitations in the policy.

The **Comprehensive Form** provides coverage for a wider range of events, unless specifically excluded by the policy. The premiums for this policy may be higher. Location also may be considered when choosing your form

You may also be offered **Identity Theft** coverage. Normally this coverage is added by endorsement and will cover expenses in recovering attorney fees and other related expenses to clean up your credit records.

Some Tips on Loss Prevention

Taking steps to prevent losses is just as important as buying insurance to cover them:

- Install smoke detectors near sleeping areas.
- Clear accumulated trash, oily rags and combustible materials.
- Check lamps, lamp cords and light switches for faulty wiring.
- Practice home fire drills, keep matches away from children and make sure smokers do not smoke in bed.
- Check to see whether good locks, secure windows, and perhaps even a security system are installed.

Shopping Tips

Shop Around. Compare rates, coverage, service and stability from several insurance companies before you buy.

Verify Company and Agent Licensure. In order to sell insurance in your state, companies and agents must be licensed. To verify licensure, visit the Arizona Department of Insurance website, www.id.state.az.us, or call us at (602) 364-2499 and ask the following questions:

- Is the insurance company licensed in Arizona?
- Is the agent licensed in Arizona?
- How many complaints have been filed against this company and agent?

Check the Insurer's Credit Rating. Legitimate insurers have their "creditworthiness" rated by independent agencies such as Standard & Poor's, A.M. Best Co. or Moody's Investors Services. An "A+++" or "AAA" rating is a sign of a company's strong financial stability. You can check a company's rating online or at your local library.

Know Your Credit History. There is a good chance your current or prospective insurance company is looking at your credit. Therefore, it is a good idea to review your credit history to make sure it's accurate. Request a copy of your credit history from:

- Equifax (www.equifax.com),
- Experian (www.experian.com) or
- Trans Union (www.transunion.com).

You can also contact the Federal Trade Commission for consumer brochures on credit at www.ftc.gov.

The Fair Credit Reporting Act requires an insurance company to tell you if they have taken an "adverse action" against you, in whole or in part, because of your credit report information. If your company tells you that you have been adversely affected, they must also tell you the name of the national credit bureau that supplied the information so that you can get a free copy of your credit report and correct any errors.

Take Charge of Your Credit History. If your insurance company is using your credit score to evaluate your rates, you can take steps to reduce your premiums:

- Get a free copy of your credit report and correct any errors.
- Notify your insurance agent and company of any errors.
- Improve your credit history if you've had past credit problems. If your credit score is causing you to pay higher premiums, ask your insurer if they will reevaluate you when your credit improves.

The Proof is in the Paperwork. As you complete your research and decide to purchase a particular policy, it's important to keep detailed records. Get rate quotes and key information in writing. Also, once you've decided to make a purchase, keep a copy of all paperwork you complete and sign, as well as any correspondence, special offers and payment receipts. Please note: You should receive a copy — not a photocopy — of your new policy within 30 to 60 days of purchase. If you do not receive your copy, contact the insurance company immediately.

Having Trouble Finding Insurance? Insurance companies can not refuse to insure you based on race, color, creed, national origin, or ancestry. They can choose the risks they want to insure based on other factors. If you have tried several companies and cannot find renters insurance coverage, call the Arizona Department of Insurance at (602) 364-2499 or (1-800) 325-2548 (outside Phoenix).

Hypothetical A - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$15,000; Additional Living Expense Coverage: \$1,500; Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

Premiums shown are annual premiums as of March 1, 2009.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Electric IC	\$112	\$112	\$91	\$91	\$88	\$88	\$74	\$74	\$91	\$91
American National P&C Co	118	118	121	121	75	75	105	105	109	109
Pharmacists Mutual IC	125	136	125	136	125	136	125	136	125	136
Great Northwest IC	127	141	114	126	102	113	102	113	97	107
Travelers Home and Marine IC	128	128	128	128	128	128	128	128	128	128
Sentinel IC, Ltd	130	130	126	126	126	126	126	126	126	126
Central Mutual IC	132	142	118	126	118	126	109	117	122	133
Horace Mann IC	132	132	130	130	130	130	125	125	129	129
Farm Bureau Mutual IC	140	146	107	111	100	103	93	96	124	128
Balboa IC	147	147	147	147	147	147	147	147	147	147
Country Mutual IC	149	149	123	123	123	123	106	106	115	115
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Pacific Specialty IC	154	166	145	156	123	131	119	127	125	134
Metropolitan P&C IC	156	156	134	134	110	110	130	130	144	144
Amica Mutual IC	159	177	140	156	140	156	121	136	140	156
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
United Services Automobile Assoc	160	160	160	160	160	160	142	142	178	178
Owners IC	162	162	138	138	145	145	145	145	162	162
Homesite Ind Co	175	175	164	164	164	164	157	157	164	164
Safeco IC of America	180	180	180	180	180	180	180	180	180	180
ACA IC	184	196	186	200	147	157	150	162	173	185
Middlesex IC	187	187	168	168	168	168	157	157	157	157
Milbank IC	188	188	148	148	148	148	148	148	135	135
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Fidelity National IC	200	200	228	228	206	206	210	210	201	201
Allstate Ind Co	202	202	145	145	145	145	145	145	169	169
Employers Mutual Cas Co	216	241	195	216	197	219	195	216	203	226
Encompass P&C Co	224	249	184	205	184	205	184	205	184	205
Farmers IC of AZ	227	227	243	243	205	205	172	172	221	221
Nationwide IC of America	233	238	194	198	175	177	153	156	176	179
Fireman's Fund IC	237	237	237	237	237	237	237	237	237	237
Badger Mutual IC	239	239	239	239	137	137	137	137	137	137
Federal IC	240	240	240	240	240	240	240	240	240	240
First American P&C IC	242	242	242	242	209	209	209	209	226	226
Liberty Mutual Fire IC	248	248	249	249	249	249	226	226	214	214
Scottsdale IC	250	250	250	250	250	250	250	250	250	250
American Family Mutual IC	291	291	177	177	232	232	232	232	242	242
American Commerce IC	309	309	220	220	331	331	176	176	213	213
American Modern Home IC	*	*	*	*	*	*	*	*	*	*
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
Bankers IC	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
SECURA Supreme IC	*	*	*	*	*	*	*	*	*	*
Unigard Ind Co	*	*	*	*	*	*	*	*	*	*

Hypothetical B - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$40,000; Additional Living Expense Coverage: \$4,000; Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

Premiums shown are annual premiums as of March 1, 2009.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$170	\$170	\$173	\$173	\$102	\$102	\$151	\$151	\$157	\$157
Travelers Home and Marine IC	185	185	185	185	185	185	185	185	185	185
Horace Mann IC	188	188	184	184	184	184	177	177	183	183
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Farm Bureau Mutual IC	200	209	148	154	136	142	127	132	174	182
State Farm Fire and Cas Co	201	201	170	170	170	170	150	150	150	150
Pacific Specialty IC	217	233	206	220	175	186	170	181	178	190
Homesite Ind Co	224	224	208	208	208	208	197	197	208	208
Great Northwest IC	229	256	205	258	183	204	183	204	174	193
Kemper Independence IC	230	236	230	236	212	217	212	217	212	217
United Services Automobile Assoc	232	232	232	232	232	232	202	202	261	261
Electric IC	233	233	190	190	184	184	155	155	190	190
Amica Mutual IC	240	267	212	234	212	234	183	205	212	234
Central Mutual IC	259	282	223	244	223	244	204	220	236	260
ACA IC	271	293	273	300	209	229	217	234	250	272
Scottsdale IC	275	275	275	275	275	275	275	275	275	275
Country Mutual IC	279	279	229	229	229	229	196	196	211	211
Sentinel IC, Ltd	282	282	264	264	264	264	264	264	264	264
Pharmacists Mutual IC	283	310	283	310	283	310	283	310	283	310
IDS Property Cas IC	295	295	250	250	250	250	217	217	216	216
Balboa IC	297	297	297	297	297	297	297	297	297	297
Owners IC	297	297	252	252	264	264	264	264	297	297
Middlesex IC	303	303	272	272	272	272	255	255	255	255
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Farmers IC of AZ	328	328	327	327	277	277	227	227	297	297
Fidelity National IC	330	330	300	300	320	320	272	272	261	261
Metropolitan P&C IC	334	334	289	289	236	236	279	279	311	311
ACUITY, A Mutual IC	349	388	323	362	251	280	250	277	310	347
Civil Service Employees IC	352	385	286	308	286	308	267	289	287	312
Allstate Ind Co	358	358	254	254	254	254	254	254	297	297
Milbank IC	358	358	276	276	276	276	276	276	253	253
Safeco IC of America	364	364	364	364	364	364	364	364	364	364
Nationwide IC of America	387	395	323	330	288	293	254	258	290	296
Unigard Ind Co	389	389	274	274	274	274	274	274	274	274
First American P&C IC	394	394	394	394	340	340	340	340	367	367
Encompass P&C Co	396	441	324	361	324	361	324	361	324	361
Badger Mutual IC	403	403	403	403	231	231	231	231	231	231
Austin Mutual IC	404	404	404	404	404	404	404	404	404	404
SECURA Supreme IC	422	445	347	366	344	362	336	354	263	278
Liberty Mutual Fire IC	441	441	367	367	367	367	332	332	314	314
Federal IC	475	475	475	475	475	475	475	475	475	475
Employers Mutual Cas Co	500	557	449	500	455	507	449	500	468	522
American Commerce IC	555	555	397	397	595	595	316	316	383	383
Fireman's Fund IC	572	572	572	572	572	572	572	572	572	572
American Family Mutual IC	577	577	341	341	455	455	455	455	476	476
Bankers IC	620	688	620	688	620	688	620	688	620	688

Hypothetical C - Renter's/Tenant's 1-4 Family Unit, Contents Coverage: \$80,000; Additional Living Expense Coverage: \$8,000;
Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A single family dwelling, duplex, tri-plex or four-plex with single-cylinder dead-bolt locks, one fire extinguisher, and a local smoke/fire detector.
Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

Premiums shown are annual premiums as of March 1, 2009.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$267	\$300	\$270	\$304	\$200	\$200	\$200	\$200	\$258	\$285
American National P&C Co	272	272	279	279	165	165	242	242	252	252
Horace Mann IC	287	287	279	279	279	279	267	267	277	277
Travelers Home and Marine IC	287	287	287	287	287	287	287	287	287	287
Farm Bureau Mutual IC	311	327	225	236	205	215	189	198	268	281
Homesite Ind Co	312	312	286	286	286	286	269	269	286	286
State Farm Fire and Cas Co	314	314	265	265	265	265	231	231	230	230
United Services Automobile Assoc	328	328	328	328	328	328	283	283	371	371
Pacific Specialty IC	349	376	331	355	279	297	272	289	285	304
Kemper Independence IC	357	368	357	368	326	337	326	337	326	337
Great Northwest IC	372	411	330	367	296	329	296	329	280	310
Electric IC	400	400	327	327	317	317	267	267	327	327
Amica Mutual IC	413	457	364	402	364	402	314	351	364	402
Central Mutual IC	419	466	358	393	358	393	322	354	382	422
Scottsdale IC	425	425	425	425	425	425	425	425	425	425
Country Mutual IC	439	439	362	362	362	362	310	310	334	334
ACA IC	458	496	462	506	341	379	357	390	417	461
Middlesex IC	458	458	411	411	411	411	385	385	385	385
Fidelity National IC	465	465	443	443	440	440	401	401	384	384
Farmers IC of AZ	472	472	485	485	406	406	337	337	427	427
Sentinel IC, Ltd	474	474	441	441	441	441	441	441	441	441
Pharmacists Mutual IC	487	535	487	535	487	535	487	535	487	535
Milbank IC	491	491	378	378	378	378	378	378	345	345
IDS Property Cas IC	495	495	419	419	419	419	364	364	363	363
Civil Service Employees IC	511	559	447	481	447	481	417	452	450	490
Balboa IC	537	537	537	537	537	537	537	537	537	537
Owners IC	569	569	483	483	506	506	506	506	569	569
ACUITY, A Mutual IC	601	668	556	622	433	482	430	478	535	598
Allstate Ind Co	608	608	425	425	425	425	425	425	500	500
Badger Mutal IC	662	662	662	662	379	379	379	379	379	379
Liberty Mutual IC	662	662	581	581	581	581	525	525	499	499
Encompass P&C Co	671	747	548	610	548	610	548	610	548	610
Nationwide IC of America	675	689	562	573	503	512	443	450	506	517
Metropolitan P&C IC	715	715	620	620	506	506	599	599	665	665
Unigard Ind Co	726	726	511	511	511	511	511	511	511	511
SECURA Supreme IC	731	766	600	630	595	624	582	610	456	478
First American P&C IC	743	743	743	743	640	640	640	640	692	692
Austin Mutual IC	768	768	768	768	768	768	768	768	768	768
Safeco IC of America	772	772	772	772	772	772	772	772	772	772
American Family Mutual IC	848	848	505	505	670	670	670	670	702	702
Federal IC	851	851	851	851	851	851	851	851	851	851
Employers Mutual Cas Co	862	959	773	862	782	872	773	862	806	899
American Commerce IC	1,010	1,010	722	722	1,083	1,083	576	576	697	697
Fireman's Fund IC	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020	1,020
Bankers IC	1,067	1,185	1,067	1,185	1,067	1,185	1,067	1,185	1,067	1,185
American Modern Home IC	*	*	*	*	*	*	*	*	*	*

Hypothetical D - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$15,000; Additional Living Expense Coverage: \$1,500; Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher. Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

NAME OF INSURER	Premiums shown are annual premiums as of March 1, 2009.									
	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Electric IC	\$112	\$112	\$91	\$91	\$88	\$88	\$74	\$74	\$91	\$91
Pharmacists Mutual IC	113	123	113	123	113	123	113	123	113	123
Central Mutual IC	117	126	104	112	104	112	97	104	109	118
American National P&C Co	118	118	121	121	75	75	105	105	109	109
Travelers Home and Marine IC	122	122	122	122	122	122	122	122	122	122
Great Northwest IC	127	141	114	126	102	113	102	113	97	107
Owners IC	130	130	110	110	115	115	115	115	130	130
Sentinel IC, Ltd	130	130	126	126	126	126	126	126	126	126
Amica Mutual IC	140	156	123	137	123	137	107	120	123	137
Horace Mann IC	143	143	141	141	141	141	135	135	140	140
Balboa IC	147	147	147	147	147	147	147	147	147	147
United Services Automobile Assoc	147	147	147	147	147	147	130	130	162	162
Country Mutual IC	149	149	123	123	123	123	106	106	115	115
State Farm Fire and Cas Co	150	150	150	150	150	150	150	150	150	150
Pacific Specialty IC	154	166	145	156	123	131	119	127	125	134
Metropolitan P&C IC	156	156	134	134	110	110	130	130	144	144
ACUITY, A Mutual IC	160	179	148	166	115	129	115	128	143	159
Milbank IC	160	160	124	124	124	124	124	124	114	114
Farm Bureau Mutual IC	163	169	122	127	113	117	106	109	143	148
Safeco IC of America	163	163	163	163	163	163	163	163	163	163
Middlesex IC	165	165	149	149	149	149	139	139	139	139
ACA IC	175	187	176	189	138	148	142	153	162	175
Homesite Ind Co	175	175	164	164	164	164	157	157	164	164
Encompass P&C Co	196	217	161	178	161	178	161	178	161	178
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Fidelity National IC	200	200	228	228	206	206	210	210	201	201
Allstate Ind Co	202	202	145	145	145	145	145	145	169	169
Nationwide IC of America	205	209	171	174	154	156	135	138	155	157
Fireman's Fund IC	210	210	210	210	210	210	210	210	210	210
Federal IC	216	216	216	216	216	216	216	216	216	216
First American P&C IC	235	235	235	235	202	202	202	202	219	219
Farmers IC of AZ	238	238	256	256	217	217	180	180	234	234
Badger Mutual IC	268	268	268	268	153	153	153	153	153	153
Liberty Mutual IC	282	282	286	286	286	286	257	257	244	244
American Family Mutual IC	305	305	184	184	242	242	242	242	254	254
American Commerce IC	346	346	247	247	372	372	198	198	239	239
American Modern Home IC	*	*	*	*	*	*	*	*	*	*
Austin Mutual IC	*	*	*	*	*	*	*	*	*	*
Bankers IC	*	*	*	*	*	*	*	*	*	*
Civil Service Employees IC	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
IDS Property Cas IC	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*
SECURA Supreme IC	*	*	*	*	*	*	*	*	*	*
Unigard Ind Co	*	*	*	*	*	*	*	*	*	*

Hypothetical E - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$40,000; Additional Living Expense Coverage: \$4,000; Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher.
Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

Premiums shown are annual premiums as of March 1, 2009.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
American National P&C Co	\$170	\$170	\$173	\$173	\$102	\$102	\$151	\$151	\$157	\$157
Travelers Home and Marine IC	174	174	174	174	174	174	174	174	174	174
State Farm Fire and Cas Co	181	181	153	153	153	153	150	150	150	150
Universal North America IC	200	200	200	200	200	200	200	200	200	200
Horace Mann IC	205	205	200	200	200	200	192	192	200	200
United Services Automobile Assoc	210	210	210	210	210	210	183	183	235	235
Amica Mutual IC	211	235	186	206	186	206	161	180	186	206
Pacific Specialty IC	217	233	206	220	175	186	170	181	178	190
Homesite Ind Co	224	224	208	208	208	208	197	197	208	208
Great Northwest IC	229	256	205	258	183	204	183	204	174	193
Central Mutual IC	230	251	198	217	198	217	181	196	210	231
Electric IC	233	233	190	190	184	184	155	155	190	190
Owners IC	237	237	202	202	211	211	211	211	237	237
Farm Bureau Mutual IC	240	251	175	183	161	168	149	156	208	217
ACA IC	255	274	257	280	195	214	203	220	236	256
Pharmacists Mutual IC	257	282	257	282	257	282	257	282	257	282
IDS Property Cas IC	266	266	225	225	225	225	196	196	195	195
Middlesex IC	268	268	241	241	241	241	226	226	226	226
Country Mutual IC	279	279	229	229	229	229	196	196	211	211
Sentinel IC, Ltd	282	282	264	264	264	264	264	264	264	264
Balboa IC	297	297	297	297	297	297	297	297	297	297
Milbank IC	303	303	229	229	229	229	229	229	210	210
American Modern Home IC	312	312	312	312	312	312	312	312	312	312
Safeco IC of America	329	329	329	329	329	329	329	329	329	329
Fidelity National IC	330	330	300	300	320	320	272	272	261	261
Metropolitan P&C IC	334	334	289	289	236	236	279	279	311	311
Farmers IC of AZ	336	336	340	340	285	285	237	237	310	310
Nationwide IC of America	341	348	285	291	254	258	224	227	256	261
Encompass P&C Co	345	384	282	314	282	314	282	314	282	314
ACUITY, A Mutual IC	349	388	323	362	251	280	250	277	310	347
Civil Service Employees IC	352	385	286	308	286	308	267	289	287	312
Allstate Ind Co	358	358	254	254	254	254	254	254	297	297
Austin Mutual IC	379	379	379	379	379	379	379	379	379	379
First American P&C IC	382	382	382	382	329	329	329	329	355	355
Unigard Ind Co	389	389	274	274	274	274	274	274	274	274
Federal IC	426	426	426	426	426	426	426	426	426	426
Badger Mutual IC	452	452	452	452	259	259	259	259	259	259
SECURA Supreme IC	454	479	373	393	370	390	362	381	283	299
Liberty Mutual IC	504	504	419	419	419	419	378	378	358	358
Fireman's Fund IC	509	509	509	509	509	509	509	509	509	509
Bankers IC	584	648	584	648	584	648	584	648	584	648
American Family Mutual IC	604	604	356	356	476	476	476	476	497	497
American Commerce IC	622	622	444	444	668	668	354	354	429	429
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*

Hypothetical F - Renter's/Tenant's 5+ Family Units, Contents Coverage: \$80,000; Additional Living Expense Coverage: \$8,000; Personal Liability Coverage: \$100,000; Medical Payments Coverage: \$1,000; \$250 Flat Deductible.
CHARACTERISTICS: A building with five or more rental units, each having single-cylinder dead-bolt locks and one fire extinguisher.
Central station fire/smoke alarm and a sprinkler system. Masonry or frame construction. No losses in prior 3 years. Non-smoker. Median credit score

*** This insurer does not provide coverage for this hypothetical.**

Premiums shown are annual premiums as of March 1, 2009.										
NAME OF INSURER	I PHOENIX		II TEMPE		III PEORIA		IV FLAGSTAFF		V TUCSON	
	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME	MASONRY	FRAME
Universal North America IC	\$267	\$300	\$270	\$304	\$200	\$200	\$200	\$200	\$258	\$285
Travelers Home and Marine IC	267	267	267	267	267	267	267	267	267	267
American National P&C Co	272	272	279	279	165	165	242	242	252	252
State Farm Fire and Cas Co	283	283	239	239	239	239	208	208	208	208
United Services Automobile Assoc	294	294	294	294	294	294	254	254	332	332
Homesite Ind Co	312	312	286	286	286	286	269	269	286	286
Horace Mann IC	313	313	305	305	305	305	291	291	304	304
Pacific Specialty IC	349	376	331	355	279	297	272	289	285	304
Amica Mutual IC	363	402	320	354	320	354	277	308	320	354
Central Mutual IC	372	414	318	349	318	349	286	314	339	375
Great Northwest IC	372	411	330	367	296	329	296	329	280	310
Farm Bureau Mutual IC	379	398	271	284	247	259	227	238	325	341
Electric IC	400	400	327	327	317	317	267	267	327	327
Middlesex IC	405	405	364	364	364	364	341	341	341	341
Milbank IC	415	415	313	313	313	313	313	313	285	285
ACA IC	428	465	431	474	321	353	334	363	389	430
Country Mutual IC	439	439	362	362	362	362	310	310	334	334
Pharmacists Mutual IC	442	486	442	486	442	486	442	486	442	486
Owners IC	455	455	385	385	405	405	405	405	455	455
Fidelity National IC	465	465	443	443	440	440	401	401	384	384
IDS Property Cas IC	446	446	378	378	378	378	328	328	327	327
Sentinel IC, Ltd	474	474	441	441	441	441	441	441	441	441
Farmers IC of AZ	485	485	506	506	421	421	349	349	447	447
Civil Service Employees IC	511	559	447	481	447	481	417	452	450	490
Balboa IC	537	537	537	537	537	537	537	537	537	537
Encompass P&C Co	583	649	477	531	477	531	477	531	477	531
Nationwide IC of America	594	607	495	504	443	451	390	396	445	455
ACUITY, A Mutual IC	601	668	556	622	433	482	430	478	535	598
Allstate Ind Co	608	608	425	425	425	425	425	425	500	500
Safeco IC of America	696	696	696	696	696	696	696	696	696	696
Metropolitan P&C IC	715	715	620	620	506	506	599	599	665	665
First American P&C IC	719	719	719	719	620	620	620	620	670	670
Austin Mutual IC	721	721	721	721	721	721	721	721	721	721
Unigard Ind Co	726	726	511	511	511	511	511	511	511	511
Badger Mutual IC	743	743	743	743	425	425	425	425	425	425
Liberty Mutual IC	753	753	664	664	664	664	600	600	567	567
Federal IC	761	761	761	761	761	761	761	761	761	761
SECURA Supreme IC	786	825	646	678	640	672	626	657	491	515
American Family Mutual IC	888	888	531	531	702	702	702	702	733	733
Fireman's Fund IC	906	906	906	906	906	906	906	906	906	906
Bankers IC	1,005	1,116	1,005	1,116	1,005	1,116	1,005	1,116	1,005	1,116
American Commerce IC	1,132	1,132	810	810	1,215	1,215	647	647	781	781
American Modern Home IC	*	*	*	*	*	*	*	*	*	*
Employers Mutual Cas Co	*	*	*	*	*	*	*	*	*	*
Kemper Independence IC	*	*	*	*	*	*	*	*	*	*
Scottsdale IC	*	*	*	*	*	*	*	*	*	*

HOMEOWNERS INSURER TELEPHONE NUMBERS

<u>INSURER</u>	<u>TELEPHONE NUMBER</u>
ACA IC	(866) 298-1232
ACUITY, A Mutual IC	(800) 242-7666
Allstate Ind Co	(800) 255-7828
American Commerce IC	(800) 562-4517
American Family Mutual IC	(800) 374-0008
American Modern Home IC	(800) 543-2644
American National P&C Co	(417) 887-0220
Amica Mutual IC	(800) 242-6422
Austin Mutual IC	(800) 328-4628
Badger Mutual IC	(800) 837-7833
Balboa IC	(800) 453-5765
Bankers IC	(800) 627-0000
Central Mutual IC	(800) 786-0673
Civil Service Employees IC	(800) 282-6848
Country Mutual IC	(480) 497-5563
Electric IC	(800) 227-2757
Employers Mutual Cas Co	(623) 776-2500
Encompass P&C Co	(800) 262-9262
Farm Bureau Mutual IC	(480) 635-3600
Farmers IC of AZ	(602) 863-8100
Federal IC	(623) 445-2500
Fidelity National IC	(800) 849-6140
Fireman's Fund IC	(800) 227-1700
First American P&C IC	(866) 654-9900
Great Northwest IC	(800) 776-3386
Homesite Ind Co	(800) 466-3748
Horace Mann IC	(800) 999-1030
IDS Property Cas IC	(800) 842-3344
Kemper Independence IC	(877) 252-7878
Liberty Mutual IC	(800) 837-5254
Metropolitan P&C IC	(800) 422-4272
Middlesex IC	(800) 373-6879
Milbank IC	(800) 444-9950
Nationwide IC of America	(800) 982-0756
Owners IC	(480) 830-7119, ext. 211
Pacific Specialty IC	(800) 303-5000
Pharmacists Mutual IC	(800) 247-5930
Safeco IC of America	(800) 332-3226
Scottsdale IC	(480) 365-4000
SECURA Supreme IC	(866) 356-7870
Sentinel IC, Ltd	(800) 423-0567
State Farm Fire and Cas Co	See Yellow Pages
Travelers Home and Marine IC	(800) 465-6241
Unigard Ind Co	(800) 456-1626
Universal North America IC	(866) 458-4262
United Services Automobile Assoc *	(800) 531-8722

Note: Telephone numbers are subject to change

Some numbers may result in the caller being referred to an agent by the insurer.

* Primarily available to current, retired and former U.S. military officers and their dependents.

How to File a Complaint

If you are unable to resolve your insurance issue/problem with your agent or insurance company, and if you believe you have been treated unfairly, have received poor service, or have some other complaint against your insurer or its agent, you may submit a request for assistance to the Arizona Department of Insurance, Consumer Affairs Division. You can obtain a complaint form from our website [www.id.state.az.us], or simply write us a letter. Mail, fax, email or deliver your written complaint to:

Arizona Department of Insurance
2910 N. 44th Street, Ste. 210
Phoenix, AZ 85018
Phone: (602) 364-2499 or (800) 325-2548 outside Phoenix
Fax: (602) 364-2505
Email: consumers@azinsurance.gov

Abbreviations used in this publication

“AC” means “Assurance Company”

“Assoc” means “Association”

“Cas” means “Casualty”

“Co” means “Company”

“IC” means “Insurance Company”

“Ind” means “Indemnity”

“Ins” means “Insurance”

“P&C” means “Property & Casualty”

The Arizona Department of Insurance is an Equal Employment Opportunity agency that complies with the Americans with Disabilities Act ("ADA") and the Arizonans with Disabilities Act. Persons with disabilities may request that materials be presented in an alternative format by contacting the ADA Coordinator at (602) 364-3100. Requests should be made as early as possible to allow time to procure the materials in an alternate format.